LIFESTYLE HEDONISM, FINANCIAL CAPABILITY, CONSUMPTIVE BEHAVIOR ON THE USE OF CASHLESS TRANSACTIONS

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Abstract: This study examines the cashless payment system, a digital payment method that is becoming increasingly popular among the public. Cashless payments are considered one of the most practical and easy-to-use transaction methods. The main objective of this research is to analyze the influence of lifestyle hedonism, financial capability, and consumptive behavior on the use of cashless transactions. This research uses a quantitative approach, involving 100 respondents who are Gen Z students actively engaged in youth organizations in Kedungwaru District, Tulungagung. Data were analyzed using multiple regression techniques with the help of SPSS version 24. The results of the study show that lifestyle hedonism, financial capability, and consumptive behavior significantly influence the use of cashless transactions among Generation Z.

Keywords: Lifestyle Hedonism, Financial Capability, Consumptive Behavior, Cashless Transactions

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